

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

IN RE: ISABEL OVALLES
Debtor

No.: 1:10-bk-14682

OBJECTION TO CLAIM NO.: 5 FILED BY
OCWEN LOAN SERVICING, LLC

Debtor, by her Attorney, objects to Claim no.: 5 filed by Ocwen Loan Servicing, LLC follows:

1. The claim for escrow advances in the amount of \$3,822.71 is undocumented.
2. The claim for \$1,278.14 for fees, costs and property preservation expenses is undocumented.
3. The proof of claim fee of \$150.00 is not a valid fee.
4. Debtor objects to any claim filed on behalf of ACE Securities Corp. Home Equity Loan Trust, Series 2004-SD1, Asset Backed Pass-Through Certificates as there is no documentation file which indicates that this entity holds the Debtor's note or mortgage.

WHEREFORE, Debtor objects to Claim no.: 5 filed by Ocwen Loan Servicing, LLC in excess of \$4,877.88 and any claim filed by Ocwen Loan Servicing, LLC on behalf of ACE Securities Corp. Home Equity Loan Trust, Series 2004-SD1, Asset Backed Pass-Through Certificates until it establishes that it is the holder of the note and the mortgage.

ISABEL OVALLES
By her Attorney

January 17, 2011

/s/ John B. Ennis, Esq.
JOHN B. ENNIS, ESQ. #2135
1200 Reservoir Avenue
Cranston, RI 02920
(401) 943-9230

WITHIN FOURTEEN (14) DAYS AFTER SERVICE WITH AN ADDITIONAL THREE (3) DAYS FOR SERVICE BY REGULAR MAIL AS EVIDENCED BY THE CERTIFICATION (TWENTY (20) DAYS FOR U.S. GOVERNMENT OFFICERS PURSUANT TO FED. R. BANK. P. 9006(f) IF YOU WERE SERVED BY MAIL, ANY PARTY AGAINST WHOM THIS PAPER HAS BEEN SERVED OR ANY OTHER PARTY TO THE ACTION WHO OBJECTS TO THE RELIEF SOUGHT HEREIN, SHALL SERVE AND FILE AN OBJECTION OR OTHER APPROPRIATE RESPONSE TO THIS PAPER WITH THE BANKRUPTCY COURT CLERK'S OFFICE, 380 WESTMINSTER MALL, 6TH FLOOR, PROVIDENCE, RI 02903, (401) 626-3100. IF NO OBJECTION OR OTHER RESPONSE IS TIMELY FILED WITHIN THE TIME ALLOWED HEREIN, THE PAPER WILL BE DEEMED UNOPPOSED AND WILL BE GRANTED, UNLESS (1) THE REQUESTED RELIEF IS FORBIDDEN BY LAW; (2) THE REQUESTED RELIED IS AGAINST PUBLIC POLICY; (3) IN THE OPINION OF THE COURT, THE INTEREST OF JUSTICE REQUIRES OTHERWISE.

CERTIFICATION

I hereby certify that I forwarded a copy of the above Objection to Claim No.:

5 Filed by Ocwen Loan Servicing, LLC to the following by either electronic filing

or by regular mail, postage prepaid on this 17th day of January, 2011:

John Boyajian, Esq.
182 Waterman Street
Providence, RI 02906

Office of the U.S. Trustee
10 Dorrance Street
Room 519

Providence, RI 02903

Ocwen Loan Servicing, LLC
Attention: Bankruptcy Dept.
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409

/s/ John B. Ennis, Esq.